

CITY COUNCIL MEETING
MARCH 22, 1989

LETTER RECEIVED
FROM NAOMI McCALLUM
CAREY REGARDING
HOUSING AND THE
HOMELESS

CC-25

The City Council received a letter from Naomi McCallum
Carey regarding housing and the homeless.

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City Council
221 West Pine Street
Lodi, California 95240
CITY OF LODI

402 west Oak Street Apt C
Lodi, California 95240
February 15, 1999

Members of the Council:

One thing to consider in discussing the homeless is:
Not creating new ones.

People are usually praised *for* being smart enough to buy something at a reasonably low price and enjoy it, for years, while those buying it later pay a higher price. But *not* in the home market. These people are *ostigated and accused of* being *unwelcome* to strangers because they are paying the reasonable taxes imposed upon them.

Those buying at a later date pay a higher price because of higher production costs. So it is with every item sold. In the used home market, additional costs can be attributed to maintenance, repair, additions to the property, location and a willing buyer in a popular market. (The last also known as: "set the price at what the market will bear").

In housing, a **person must** qualify for purchase. Ability to pay is the basis for cash payment or a loan. The taxes on that house value are able to be borne because the buyer's income warrants it.

30 or 40 years later, a buyer in the housing market will qualify on the basis of income of that time for a house on the market at that time. The taxes will be assessed on the sales value. The property owner can pay it because income warrants it.

To reevaluate a house on the basis of what it might bring on a sale is illogical. That thinking contributed to so many vineyards' being reevaluated on the basis of what they might bring on the subdivision market. Even though the farmer wanted only to farm, this brought about many of those vineyards' being uprooted and television antennae being planted in their places.

We once had a tax on inventory. That was based upon the cost of the goods, *not* on what it might bring upon the sale. If it never sold, the tax was still collected, albeit a bit less than if it were sold.

Long time residents have paid their taxes: for schools, police, fire fighters, parks, sewer systems, utility lines, landscaping. They've supported merchants, entertainments, city growth, new ideas.

These are the same people who have run the rummage and lemonade sales to establish libraries, cooked suppers for the youth groups, sold cakes for the church building fund. Many

They have contributed their talents to Lodi's economy, good image and good life style, which has attracted people to our city.

Now their income is less than that needed to buy their home originally. In many cases, less than would be needed to rent the home. There is only one qualification for paying taxes: pay up or lose your home.

If there is a retroactive imposition of taxes using pre-Proposition 13 formulae or changing the tax structure as it now stands, we will need a greater city, county and federal tax upon the present-day income producers in order to fund the poor houses, convalescent homes, apartments and whatever else is needed for housing homeless individuals.

Is that really preferable to allowing people to be independent and to take care of themselves in their own homes with the occasional nurse, if necessary, or the offspring looking out for them? Or do we really want all of these people to be put into institutions so that a job market can be created for the people to take care of them; a building market so that someone can put up apartments on the land they were forced to leave?

And will the tax-payers pay any less because of the increase in the tax upon these older homes? Someone will have to fund the projects, pay the help, provide the food, medical and other attentions.

You might say that the sale of the house will bring big bucks and will support an elderly person for the rest of his or her life. That is what people would have us believe. But with the life-expectancy rate going up all the time, more money will have gone for rent, and the person will eventually become destitute--the fear of which was the main reason for buying a house in the first place.

It all seems a vicious plot:.

Young people need jobs, push out the elderly.

Homeless need homes, create a tax structure that the elderly cannot pay. Put them in institutions, and then you have empty houses.

But, will it be the real homeless who get those houses? No, they cannot afford them.

So what is the gain?

The elderly have created some of the problem by creating children, but some of those same children have become politicians who want more and more money and will push out their parents. In becoming jealous and greedy, those who would change the present method of taxing homes in California would have little net gain when the costs of those

Peace of mind should be nurtured and not snatched away in our later years. Let us rest in our non-income producing days. We have whatever the good Lord and the Social Security will allow. Not all elderly **are** rich. though the IRS will try to **tell us** otherwise.

Many are divorced women. After years of providing a home for husband and children, they **were** abandoned. They **have** become real survivors, have held jobs, maintained a home and reared their children.

Many are receiving the barest minimum in Social Security payment. This alone allowing them to survive. Part of that survival is the security of owning their own home. Actually owning something that **cannot be** taken away. Being able to have familiar belongings in familiar surroundings is great comfort and good therapy for the ill.

Being forced into an institution takes away all self-esteem. Alone, lost and abandoned, the individual **fades**, gives up--suicide or death **by** sorrow. It's so easy to forget that without our fore-bearers, we wouldn't have been born.

Which **is** the greater cost--loss of a few dollars in taxes or the imposition of millions in **eat-e**?

Many of those who manipulate our **purse** strings make sure that they get their portion first. But does it ease the conscience to see elderly folks die from cold because there **is** no money for heat, from starvation **because there is no** money for food, homeless because of no shelter?

That which you do to the least of these, you have done to Me.

Time is irreplaceable. It can be filled productively, grudgingly, hopefully.

The homeless have a difficult, unhealthy, fearful time. We must do what we are able to do, and most important of all--we must not create any more.

*Sincerely,
Naomi M. Callum Carey*